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a second transparent substrate having an inner side and an outer side,  
said second transparent substrate opposing said first transparent substrate;

a liquid layer held between the inner side of the first transparent  
substrate and the inner side of the second transparent substrate;

a laminate formed on the inner side of the second transparent substrate,  
the laminate including a transfective layer and transparent electrode layer;

a first phase plate having an inner side and an outer side, the first phase  
plate arranged on the outer side of the first transparent substrate;

a first polarizing plate disposed on the outer side of the first phase plate;

a second phase plate having an inner side and an outer side, the second  
phase plate arranged on the outer side of the second transparent substrate;

a second polarizing plate having an inner side and an outer side, the  
second polarizing plate disposed on the outer side of the second phase plate; and

an illuminating device arranged on the outer side of the second  
polarizing plate.

18. (NEW) The liquid crystal device according to Claim 17, wherein the laminate is  
disposed on the inner side of the second transparent substrate and sequentially comprises the  
transfective layer, a color filter, a protective layer and the transparent electrode layer.

19. (NEW) The liquid crystal device according to Claim 17, wherein the laminate is  
disposed on the inner side of the second transparent substrate and sequentially comprises the  
transfective layer, an insulating layer and the transparent electrode layer.

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20. (NEW) The liquid crystal device according to Claim 19, wherein a color filter and a protective layer are sequentially disposed on the inner side of the first substrate.
21. (NEW) The liquid crystal device according to Claim 19, wherein the insulating layer further comprises an oxidized surface portion of the transfective layer.
22. (NEW) The liquid crystal device according to Claim 19, wherein the insulating layer comprises a plurality of different insulating layers stacked together.
23. (NEW) The liquid crystal device according to Claim 19, wherein the laminate further comprises a color filter disposed between the insulating layer and the transparent electrode layer.
24. (NEW) The liquid crystal device according to Claim 23, wherein the laminate further comprises a protective layer disposed between the color filter and the transparent electrode layer.
25. (NEW) The liquid crystal device according to Claim 19 further comprising an active element formed on the insulating layer and connected to the transparent electrode layer.
26. (NEW) The liquid crystal device according to Claim 17, wherein a plurality of openings are formed in the transfective layer.